



## ABSTRACT OF THE DISCLOSURE

The On Line Loan Process ("Invention") is a method for the on line processing of loan documents and information (collectively "Loan Documents") that (1) allows the solicitation, verification, grant, extension, renewal and sale of loans, secured or unsecured, (2) combines law and technology, (3) preserves the persistence, provenance, integrity, legality, utility, evidentiary admissibility, form and content of Loan Documents, (4) allows such loans to be applied for, processed, verified, approved, closed, sold, and transmitted in whole or in part by Internet, World Wide Web, wide area networks, wireless or other telecom systems, (5) allows for on line solicitation, processing, signing, reposition, and archiving of data, and (6) achieves process acceptability by the real estate and mortgage industry. The Invention incorporates encryption (not limited to public key encryption and infrastructure), personal identity authentication of digital signatures/certificates, and private data management systems and repositories.

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